

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Western District of Virginia

Case number (*If known*): _____ Chapter you are filing under:

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

James

First name

Arthur

Middle name

Breeden

Last name

Suffix (Sr., Jr, II, III)

About Debtor 2 (Spouse Only in a Joint Case):

Wanda

First name

LaPrad

Middle name

Breeden

Last name

Suffix (Sr., Jr, II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

First name

Middle name

Last name

Business name (if applicable)

Business name (if applicable)

First name

Middle name

Last name

Business name (if applicable)

Business name (if applicable)

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - **4 0 2 5**

OR

9xx - xx - _____

xxx - xx - **7 8 6 0**

OR

9xx - xx - _____

Debtor 1
Debtor 2

| | | |
|----------------|------------------|--------------------|
| James Wanda | Arthur LaPrad | Breeden Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

About Debtor 1:

4. Your Employer Identification Number (EIN), if any.

— - - - -

EIN

— - - - -

EIN

About Debtor 2 (Spouse Only in a Joint Case):

— - - - -

EIN

— - - - -

EIN

5. Where you live

6358 Joppa Mill Rd

Number Street

Number Street

Moneta, VA 24121-5606

City State ZIP Code

City State ZIP Code

Bedford

County

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

Number Street

P.O. Box

P.O. Box

City State ZIP Code

City State ZIP Code

6. Why you are choosing *this district* to file for bankruptcy

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.
(See 28 U.S.C. § 1408)

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.
(See 28 U.S.C. § 1408)

Debtor 1
Debtor 2

| | | |
|----------------|------------------|--------------------|
| James Wanda | Arthur LaPrad | Breeden Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. How you will pay the fee

I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

No.

Yes. District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

No.

Yes. Debtor _____ Relationship to you _____

District _____ When _____ Case number, if known _____
MM / DD / YYYY

Debtor _____ Relationship to you _____

District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. Do you rent your residence?

No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1
Debtor 2

| | | |
|----------------|------------------|--------------------|
| James Wanda | Arthur LaPrad | Breeden Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Number Street

City _____ State _____ ZIP Code _____

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor*?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- No. I am not filing under Chapter 11.
- No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
- Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Debtor 1
Debtor 2

| | | |
|--------------|---------------|----------------|
| James | Arthur | Breeden |
| Wanda | LaPrad | Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

Yes. What is the hazard? _____

If immediate attention is needed, why is it needed?

Where is the property?

Number _____ Street _____

City _____ State _____ ZIP Code _____

Debtor 1
Debtor 2

| | | |
|----------------|------------------|--------------------|
| James Wanda | Arthur LaPrad | Breeden Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1
Debtor 2

James Wanda Arthur LaPrad Breeden Breeden
First Name Middle Name Last Name

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

| | | | | | |
|---|---|--|--|--|--|
| 16. What kind of debts do you have? | 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17. | | | | |
| | 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17. | | | | |
| | 16c. State the type of debts you owe that are not consumer debts or business debts. _____ | | | | |
| 17. Are you filing under Chapter 7? | <input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18. <input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes | | | | |
| 18. How many creditors do you estimate that you owe? | <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000 <input type="checkbox"/> 50-99 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 100-199 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 200-999 | | | | |
| 19. How much do you estimate your assets to be worth? | <input type="checkbox"/> \$0-\$50,000 <input type="checkbox"/> \$1,000,001-\$10 million <input type="checkbox"/> \$500,000,001-\$1 billion <input type="checkbox"/> \$50,001-\$100,000 <input type="checkbox"/> \$10,000,001-\$50 million <input type="checkbox"/> \$1,000,000,001-\$10 billion <input checked="" type="checkbox"/> \$100,001-\$500,000 <input type="checkbox"/> \$50,000,001-\$100 million <input type="checkbox"/> \$10,000,000,001-\$50 billion <input type="checkbox"/> \$500,001-\$1 million <input type="checkbox"/> \$100,000,001-\$500 million <input type="checkbox"/> More than \$50 billion | | | | |
| 20. How much do you estimate your liabilities to be? | <input type="checkbox"/> \$0-\$50,000 <input type="checkbox"/> \$1,000,001-\$10 million <input type="checkbox"/> \$500,000,001-\$1 billion <input type="checkbox"/> \$50,001-\$100,000 <input type="checkbox"/> \$10,000,001-\$50 million <input type="checkbox"/> \$1,000,000,001-\$10 billion <input checked="" type="checkbox"/> \$100,001-\$500,000 <input type="checkbox"/> \$50,000,001-\$100 million <input type="checkbox"/> \$10,000,000,001-\$50 billion <input type="checkbox"/> \$500,001-\$1 million <input type="checkbox"/> \$100,000,001-\$500 million <input type="checkbox"/> More than \$50 billion | | | | |

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 /s/ James Arthur Breeden

James Arthur Breeden, Debtor 1

Executed on 01/15/2025
MM/ DD/ YYYY

 /s/ Wanda LaPrad Breeden

Wanda LaPrad Breeden, Debtor 2

Executed on 01/15/2025
MM/ DD/ YYYY

Debtor 1
Debtor 2

| | | |
|----------------------------|------------------------------|-----------------------------|
| James First Name | Arthur Middle Name | Breeden Last Name |
| Wanda | LaPrad | Breeden |

Case number (if known) _____

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.



/s/ Shannon Cox

Signature of Attorney for Debtor

Date 01/15/2025

MM / DD / YYYY

Shannon Cox

Printed name

Shannon Cox, Esq.

Firm name

270 S Main St Ste 206

Number Street

Rocky Mount

City

VA

State

24151-1759

ZIP Code

Contact phone (540) 420-3565

Email address shannondcox@coxlawva.com

88170

Bar number

VA

State

Debtor Breeden, James Arthur; Breeden, Wanda LaPrad

Case number (if known) _____

| | | | | |
|-----|-----------------------------------|--|--|--|
| 3.1 | Make: <u>Chevrolet</u> | Who has an interest in the property? Check one. | Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . | |
| | Model: <u>Colorado Z71 4WD</u> | <input type="checkbox"/> Debtor 1 only | | |
| | Year: <u>2021</u> | <input type="checkbox"/> Debtor 2 only | | |
| | Approximate mileage: <u>50000</u> | <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only | | |
| | | <input type="checkbox"/> At least one of the debtors and another | | |
| | | <input type="checkbox"/> Check if this is community property (see instructions) | Current value of the entire property? | Current value of the portion you own? |
| | | | <u>\$30,000.00</u> | <u>\$30,000.00</u> |

Other information:

Source of Value: Nada Clean
Trade in Value
VIN: 1GCGTDEN1M1129480

If you own or have more than one, describe here:

| | | | | |
|-----|-----------------------------------|--|--|--|
| 3.2 | Make: <u>Chevrolet</u> | Who has an interest in the property? Check one. | Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . | |
| | Model: <u>Sierra SLT 4WD</u> | <input type="checkbox"/> Debtor 1 only | | |
| | Year: <u>2017</u> | <input type="checkbox"/> Debtor 2 only | | |
| | Approximate mileage: <u>60000</u> | <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only | | |
| | | <input type="checkbox"/> At least one of the debtors and another | | |
| | | <input type="checkbox"/> Check if this is community property (see instructions) | Current value of the entire property? | Current value of the portion you own? |
| | | | <u>\$29,075.00</u> | <u>\$29,075.00</u> |

Other information:

Source of Value: NADA
Clean Trade In Value
VIN: 1GTV2NEC9HZ230479

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No

Yes

| | | | | |
|-----|--------------------|--|--|--|
| 4.1 | Make: _____ | Who has an interest in the property? Check one. | Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . | |
| | Model: _____ | <input type="checkbox"/> Debtor 1 only | | |
| | Year: _____ | <input type="checkbox"/> Debtor 2 only | | |
| | Other information: | <input type="checkbox"/> Debtor 1 and Debtor 2 only | | |
| | | <input type="checkbox"/> At least one of the debtors and another | | |
| | | <input type="checkbox"/> Check if this is community property (see instructions) | Current value of the entire property? | Current value of the portion you own? |
| | | | _____ | _____ |

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here →

\$59,075.00

Part 3: Describe Your Personal and Household Items

| | |
|--|--|
| Do you own or have any legal or equitable interest in any of the following items? | Current value of the portion you own? |
| Do not deduct secured claims or exemptions. | |

Debtor Breeden, James Arthur; Breeden, Wanda LaPrad

Case number (if known) _____

6. **Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe.

See Attached.

\$2,500.00

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe.

2 cell phones

\$350.00

2 Televisions, DVD Player, and DVDS.

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.

Mens clothing and accessories

\$350.00

Womens clothing and accessories

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.

See Attached.

\$500.00

Debtor Breeden, James Arthur; Breeden, Wanda LaPrad

Case number (if known) _____

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

No

Yes. Describe.

Pet Dog

\$100.00

14. **Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information.

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** →

\$3,800.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?
Do not deduct secured claims or exemptions.**

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes Cash: _____

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes Institution name:

Truist

Account Number: 0735

\$1,443.27

17.1. Checking account:

Member One Share Account

\$5.00

17.2. Savings account:

Truist

Account Number: 8820

\$25.22

17.3. Savings account:

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes Institution or issuer name:

Debtor Breeden, James Arthur; Breeden, Wanda LaPrad

Case number (if known) _____

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No

Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them.....

Issuer name:

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately.

Type of account: _____

Institution name: _____

401(k) or similar plan: _____

Pension plan: _____

IRA: _____

Retirement account: _____

Keogh: _____

Additional account: _____

Additional account: _____

Debtor Breeden, James Arthur; Breeden, Wanda LaPrad

Case number (if known) _____

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes
Institution name or individual:

Electric: _____

Gas: _____

Heating oil: _____

Security deposit on rental unit: _____

Prepaid rent: _____

Telephone: _____

Water: _____

Rented furniture: _____

Other: _____

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them. ...

| | |
|-------|-------|
| _____ | _____ |
|-------|-------|

Debtor Breeden, James Arthur; Breeden, Wanda LaPrad

Case number (if known) _____

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them.

| | |
|--|--|
| | |
|--|--|

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them.

| | |
|--|--|
| | |
|--|--|

Money or property owed to you?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Potential Tax Refund

Federal: \$4,500.00

Potential Tax Refund

State: \$1,000.00

Local: _____

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.

| | |
|--|----------------------------|
| | Alimony: _____ |
| | Maintenance: _____ |
| | Support: _____ |
| | Divorce settlement: _____ |
| | Property settlement: _____ |

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information.

Gross wages less deductions required by law

\$755.16

Right to receive Social Security at the rate of \$985 per month

Debtor Breeden, James Arthur; Breeden, Wanda LaPrad

Case number (if known) _____

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

| | | |
|--|----------------------|-----------------|
| <u>American Amicable - no cash value</u> | <u>Wanda Breeden</u> | <u>\$1.00</u> |
| <u>Pioneer American - no cash value</u> | <u>James Breeden</u> | <u>\$1.00</u> |
| <u>TransAmerica Life Insurance</u> | <u>James Breeden</u> | <u>\$612.00</u> |
| <u>United Home Life</u> | <u>Wand Breeden</u> | <u>\$332.84</u> |

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information.

| | |
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33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Describe each claim.

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34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No

Yes. Describe each claim.

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35. **Any financial assets you did not already list**

No

Yes. Give specific information.

| | |
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36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here** →

\$8,675.49

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.

Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Debtor Breeden, James Arthur; Breeden, Wanda LaPrad

Case number (if known) _____

38. **Accounts receivable or commissions you already earned**

No

Yes. Describe.

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39. **Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe.

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40. **Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

No

Yes. Describe.

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41. **Inventory**

No

Yes. Describe.

| | |
|--|--|
| | |
|--|--|

42. **Interests in partnerships or joint ventures**

No

Yes. Describe.

Name of entity:

% of ownership:

| | | |
|-------|-------|-------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

43. **Customer lists, mailing lists, or other compilations**

No

Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe.

| | |
|--|--|
| | |
|--|--|

Debtor Breeden, James Arthur; Breeden, Wanda LaPrad

Case number (if known) _____

51. Any farm- and commercial fishing-related property you did not already list

No

Yes. Give specific information.

| | |
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| | |
|--|--|

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here →

\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No

Yes. Give specific information.

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| | |

54. Add the dollar value of all of your entries from Part 7. Write that number here →

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 → \$219,600.00

56. Part 2: Total vehicles, line 5 \$59,075.00

57. Part 3: Total personal and household items, line 15 \$3,800.00

58. Part 4: Total financial assets, line 36 \$8,675.49

59. Part 5: Total business-related property, line 45 \$0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$0.00

61. Part 7: Total other property not listed, line 54 + \$0.00

62. Total personal property. Add lines 56 through 61. → \$71,550.49 Copy personal property total → + \$71,550.49

63. Total of all property on Schedule A/B. Add line 55 + line 62. \$291,150.49

Debtor Breeden, James Arthur; Breeden, Wanda LaPrad

Case number (if known) _____

Continuation Page

| | | |
|-----|--|-------------------|
| 6. | Household goods and furnishings | |
| | <u>Bedroom furnishings - 1 bed, 2 nightstands, 2 dressers, lamps, linens, decor, and 2 armoires.</u> | <u>\$500.00</u> |
| | <u>Grill</u> | <u>\$100.00</u> |
| | <u>Kitchen - microwave, stove, refrigerator, freezer, dishwasher, pots, pans, cookware, dishes, small appliances, dishes, flatware, washer and dryer, dining room set, and kitchen table and chairs.</u> | <u>\$1,000.00</u> |
| | <u>Living room furnishings - 1 couch, 1 loveseat, 2 end tables, and entertainment center.</u> | <u>\$300.00</u> |
| | <u>Normal household tools - lawnmower, weed eater, gardening tools, hand and power tools, shelving and pressure washer.</u> | <u>\$600.00</u> |
| 12. | Jewelry | |
| | <u>Assorted jewelry</u> | <u>\$150.00</u> |
| | <u>Engagement and wedding set</u> | <u>\$250.00</u> |
| | <u>Wedding band</u> | <u>\$100.00</u> |

Fill in this information to identify your case:

| | | | |
|---|--------------|----------------|-----------------------------|
| Debtor 1 | James | Arthur | Breeden |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Wanda | LaPrad | Breeden |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | | Western | District of Virginia |
| Case number (if known) _____ | | | |

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own Copy the value from <i>Schedule A/B</i> | Amount of the exemption you claim Check only one box for each exemption. | Specific laws that allow exemption |
|--|---|---|------------------------------------|
| Brief description: 6358 Joppa Mill Rd Moneta, VA 24121-5606 | <u>\$219,600.00</u> | <input checked="" type="checkbox"/> <u>\$100,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-4</u> |
| Line from <i>Schedule A/B</i> : <u>1.1</u> | | | |
| 3. Are you claiming a homestead exemption of more than \$189,050? | (Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.) | | |
| <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? <input type="checkbox"/> No <input type="checkbox"/> Yes | | | |

| | | | | |
|----------|--------------|---------------|----------------|------------------------------|
| Debtor 1 | <u>James</u> | <u>Arthur</u> | <u>Breeden</u> | Case number (if known) _____ |
| Debtor 2 | <u>Wanda</u> | <u>LaPrad</u> | <u>Breeden</u> | |

First Name Middle Name Last Name

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim Check only one box for each exemption. | Specific laws that allow exemption |
|---|--|--|--|------------------------------------|
| Brief description: | 2021 Chevrolet Colorado Z71 4WD | <u>\$30,000.00</u> | <input checked="" type="checkbox"/> <u>\$7,051.61</u> | <u>Va. Code Ann. § 34-26(8)</u> |
| VIN: | <u>1GCGTDEN1M1129480</u> | | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | |
| Line from Schedule A/B: | <u>3.1</u> | | | |
| Brief description: | 2017 Chevrolet Sierra SLT 4WD | <u>\$29,075.00</u> | <input checked="" type="checkbox"/> <u>\$0.00</u> | <u>Va. Code Ann. § 34-26(8)</u> |
| VIN: | <u>1GTV2NEC9HZ230479</u> | | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | |
| Line from Schedule A/B: | <u>3.2</u> | | | |
| Brief description: | Kitchen - microwave, stove, refrigerator, freezer, dishwasher, pots, pans, cookware, dishes, small appliances, dishes, flatware, washer and dryer, dining room set, and kitchen table and chairs. | <u>\$1,000.00</u> | <input checked="" type="checkbox"/> <u>\$1,000.00</u> | <u>Va. Code Ann. § 34-26(4a)</u> |
| Line from Schedule A/B: | <u>6</u> | | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | |
| Brief description: | Bedroom furnishings - 1 bed, 2 nightstands, 2 dressers, lamps, linens, decor, and 2 armoires. | <u>\$500.00</u> | <input checked="" type="checkbox"/> <u>\$500.00</u> | <u>Va. Code Ann. § 34-26(4a)</u> |
| Line from Schedule A/B: | <u>6</u> | | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | |

| | | | | |
|----------|--------------|---------------|----------------|------------------------------|
| Debtor 1 | <u>James</u> | <u>Arthur</u> | <u>Breeden</u> | Case number (if known) _____ |
| Debtor 2 | <u>Wanda</u> | <u>LaPrad</u> | <u>Breeden</u> | |
| | First Name | Middle Name | Last Name | |

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim Check only one box for each exemption. | Specific laws that allow exemption |
|---|---|--|---|------------------------------------|
| Brief description: | <u>Living room furnishings - 1 couch, 1 loveseat, 2 end tables, and entertainment center.</u> | <u>\$300.00</u> | <input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-26(4a)</u> |
| Line from Schedule A/B: | <u>6</u> | | | |
| Brief description: | <u>Normal household tools - lawnmower, weed eater, gardening tools, hand and power tools, shelving and pressure washer.</u> | <u>\$600.00</u> | <input checked="" type="checkbox"/> <u>\$600.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-26(4a)</u> |
| Line from Schedule A/B: | <u>6</u> | | | |
| Brief description: | <u>Grill</u> | <u>\$100.00</u> | <input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-26(4a)</u> |
| Line from Schedule A/B: | <u>6</u> | | | |
| Brief description: | <u>2 Televisions, DVD Player, and DVDS.</u> | <u>\$200.00</u> | <input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-26(4a)</u> |
| Line from Schedule A/B: | <u>7</u> | | | |
| Brief description: | <u>2 cell phones</u> | <u>\$150.00</u> | <input checked="" type="checkbox"/> <u>\$150.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-4</u> |
| Line from Schedule A/B: | <u>7</u> | | | |
| Brief description: | <u>Mens clothing and accessories</u> | <u>\$150.00</u> | <input checked="" type="checkbox"/> <u>\$150.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-26(4)</u> |
| Line from Schedule A/B: | <u>11</u> | | | |
| Brief description: | <u>Womens clothing and accessories</u> | <u>\$200.00</u> | <input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-26(4)</u> |
| Line from Schedule A/B: | <u>11</u> | | | |
| Brief description: | <u>Wedding band</u> | <u>\$100.00</u> | <input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-26(1a)</u> |
| Line from Schedule A/B: | <u>12</u> | | | |

Debtor 1 James Arthur Breeden Case number (if known) _____

Debtor 2 Wanda LaPrad Breeden

First Name Middle Name Last Name

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim Check only one box for each exemption. | Specific laws that allow exemption |
|---|--|--|---|------------------------------------|
| Brief description: <u>Engagement and wedding set</u> | | <u>\$250.00</u> | <input checked="" type="checkbox"/> <u>\$250.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-26(1a)</u> |
| Line from Schedule A/B: <u>12</u> | | | | |
| Brief description: <u>Assorted jewelry</u> | | <u>\$150.00</u> | <input checked="" type="checkbox"/> <u>\$150.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-4</u> |
| Line from Schedule A/B: <u>12</u> | | | | |
| Brief description: <u>Pet Dog</u> | | <u>\$100.00</u> | <input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-26(5)</u> |
| Line from Schedule A/B: <u>13</u> | | | | |
| Brief description: <u>Truist Savings account</u> Acct. No.: 8820 | | <u>\$25.22</u> | <input checked="" type="checkbox"/> <u>\$25.22</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-4</u> |
| Line from Schedule A/B: <u>17</u> | | | | |
| Brief description: <u>Truist Checking account</u> Acct. No.: 0735 | | <u>\$1,443.27</u> | <input checked="" type="checkbox"/> <u>\$1,443.27</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-4</u> |
| Line from Schedule A/B: <u>17</u> | | | | |
| Brief description: <u>Member One Share Account</u> Savings account | | <u>\$5.00</u> | <input checked="" type="checkbox"/> <u>\$5.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-4</u> |
| Line from Schedule A/B: <u>17</u> | | | | |
| Brief description: <u>Potential Tax Refund</u> Federal tax | | <u>\$4,500.00</u> | <input checked="" type="checkbox"/> <u>\$4,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-4</u> |
| Line from Schedule A/B: <u>28</u> | | | | |
| Brief description: <u>Potential Tax Refund</u> State tax | | <u>\$1,000.00</u> | <input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-4</u> |
| Line from Schedule A/B: <u>28</u> | | | | |

| | | | | |
|----------|--------------|---------------|----------------|------------------------------|
| Debtor 1 | <u>James</u> | <u>Arthur</u> | <u>Breeden</u> | Case number (if known) _____ |
| Debtor 2 | <u>Wanda</u> | <u>LaPrad</u> | <u>Breeden</u> | |

First Name Middle Name Last Name

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim Check only one box for each exemption. | Specific laws that allow exemption |
|---|--|--|---|---|
| Brief description: | <u>Right to receive Social Security at the rate of \$985 per month</u> | <u>\$1.00</u> | <input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>42 U.S.C. § 407</u> |
| Line from Schedule A/B: | <u>30</u> | | | |
| Brief description: | <u>Gross wages less deductions required by law</u> | <u>\$754.16</u> | <input checked="" type="checkbox"/> <u>\$565.62</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-29</u> |
| Line from Schedule A/B: | <u>30</u> | | <input checked="" type="checkbox"/> <u>\$188.54</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. § 34-4</u> |
| Brief description: | <u>American Amicable - no cash value</u> | <u>\$1.00</u> | <input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. §§ 38.2-3122, 3123</u> |
| Line from Schedule A/B: | <u>31</u> | | | |
| Brief description: | <u>TransAmerica Life Insurance</u> | <u>\$612.00</u> | <input checked="" type="checkbox"/> <u>\$612.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. §§ 38.2-3122, 3123</u> |
| Line from Schedule A/B: | <u>31</u> | | | |
| Brief description: | <u>Pioneer American - no cash value</u> | <u>\$1.00</u> | <input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. §§ 38.2-3122, 3123</u> |
| Line from Schedule A/B: | <u>31</u> | | | |
| Brief description: | <u>United Home Life</u> | <u>\$332.84</u> | <input checked="" type="checkbox"/> <u>\$332.84</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>Va. Code Ann. §§ 38.2-3122, 3123</u> |
| Line from Schedule A/B: | <u>31</u> | | | |

Fill in this information to identify your case:

| | | | |
|---|--------------|----------------|-----------------------------|
| Debtor 1 | James | Arthur | Breeden |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Wanda | LaPrad | Breeden |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | | Western | District of Virginia |
| Case number (if known) | | | |

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

| 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name. | Column A Amount of claim Do not deduct the value of collateral. | Column B Value of collateral that supports this claim | Column C Unsecured portion If any |
|---|---|--|---|
| 2.1 Mariner Finance Creditor's Name Attn: Bankruptcy 8211 Town Center Drive Number Street Nottingham, MD 21236 City State ZIP Code Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred 10/1/2024 Last 4 digits of account number 4 5 1 6 | Describe the property that secures the claim: \$2,125.00 | \$0.00 | \$2,125.00 |
| <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____</p> | | | |
| <p>Add the dollar value of your entries in Column A on this page. Write that number here: \$2,125.00</p> | | | |

| | | | | |
|----------|--------------|---------------|----------------|------------------------------|
| Debtor 1 | <u>James</u> | <u>Arthur</u> | <u>Breeden</u> | Case number (if known) _____ |
| Debtor 2 | <u>Wanda</u> | <u>LaPrad</u> | <u>Breeden</u> | |
| | First Name | Middle Name | Last Name | |

| | | | | |
|--|---|---|--|-----------------|
| Part 1: Additional Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. | Column A Amount of claim Do not deduct the value of collateral. | Column B Value of collateral that supports this claim | Column C Unsecured portion If any | |
| | | | | |
| 2.2 Member One Federal Credit Union | Describe the property that secures the claim: | <u>\$29,930.37</u> | <u>\$29,075.00</u> | <u>\$855.37</u> |
| Creditor's Name Attn: Bankruptcy | 2017 Chevrolet Sierra SLT 4WD | | | |
| Po Box 14087 Number Street Roanoke, VA 24038-4087 | As of the date you file, the claim is: Check all that apply. | | | |
| City State ZIP Code | <input type="checkbox"/> Contingent | <input type="checkbox"/> Unliquidated | <input type="checkbox"/> Disputed | |
| Who owes the debt? Check one. | Nature of lien. Check all that apply. | | | |
| <input type="checkbox"/> Debtor 1 only | <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) | | | |
| <input type="checkbox"/> Debtor 2 only | <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) | | | |
| <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only | <input type="checkbox"/> Judgment lien from a lawsuit | | | |
| <input type="checkbox"/> At least one of the debtors and another | <input type="checkbox"/> Other (including a right to offset) _____ | | | |
| <input type="checkbox"/> Check if this claim relates to a community debt | | | | |
| Date debt was incurred <u>8/1/2022</u> | Last 4 digits of account number | <u>0 0 0 2</u> | | |
| Add the dollar value of your entries in Column A on this page. Write that number here: | | <u>\$29,930.37</u> | | |
| If this is the last page of your form, add the dollar value totals from all pages. Write that number here: | | <u>_____</u> | | |

| | | | | |
|----------|--------------|---------------|----------------|------------------------------|
| Debtor 1 | <u>James</u> | <u>Arthur</u> | <u>Breeden</u> | Case number (if known) _____ |
| Debtor 2 | <u>Wanda</u> | <u>LaPrad</u> | <u>Breeden</u> | |
| | First Name | Middle Name | Last Name | |

| | | | |
|--|--|---|------------------------------------|
| Part 1: Additional Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. | Column A | Column B | Column C |
| | Amount of claim Do not deduct the value of collateral. | Value of collateral that supports this claim | Unsecured portion If any |

| | | | | |
|--|---|--------------------|--------------------|-------------------|
| 2.3 Member One Federal Credit Union | Describe the property that secures the claim: | \$22,948.39 | \$30,000.00 | \$0.00 |
| Creditor's Name Attn: Bankruptcy | 2021 Chevrolet Colorado Z71 4WD | | | |
| Po Box 14087 Number Street Roanoke, VA 24038-4087 | As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | | | |
| City State ZIP Code | Nature of lien. Check all that apply. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt | | | |
| Who owes the debt? Check one. | <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) | | | |
| Date debt was incurred <u>6/1/2021</u> | Last 4 digits of account number | <u>0</u> | <u>0</u> | <u>0</u> |
| 2.4 Regional Finance | Describe the property that secures the claim: | \$6,250.00 | \$0.00 | \$6,250.00 |
| Creditor's Name 979 BATESVILLE ROAD Suite B | | | | |
| Number Street Greer, SC 29651 | As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | | | |
| City State ZIP Code | Nature of lien. Check all that apply. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt | | | |
| Who owes the debt? Check one. | <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) | | | |
| Date debt was incurred <u>11/1/2024</u> | Last 4 digits of account number | <u>7</u> | <u>7</u> | <u>2</u> |
| Add the dollar value of your entries in Column A on this page. Write that number here: | | <u>\$29,198.39</u> | | |
| If this is the last page of your form, add the dollar value totals from all pages. Write that number here: | | | | |

| | | | | |
|----------|--------------|---------------|----------------|------------------------------|
| Debtor 1 | James | Arthur | Breeden | Case number (if known) _____ |
| Debtor 2 | Wanda | LaPrad | Breeden | |
| | First Name | Middle Name | Last Name | |

| | | | |
|--|--|--|--|
| Part 1: Additional Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. | Column A Amount of claim Do not deduct the value of collateral. | Column B Value of collateral that supports this claim | Column C Unsecured portion If any |
| | \$130,637.00 | \$219,600.00 | \$0.00 |
| <p>2.5 Rocket Mortgage</p> <p>Creditor's Name Attn: Bankruptcy</p> <p>1050 Woodward Avenue</p> <p>Number Street Detroit, MI 48226</p> <p>City State ZIP Code</p> <p>Who owes the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred <u>1/1/2022</u> Last 4 digits of account number <u>6 3 0 8</u></p> | | Describe the property that secures the claim: 6358 Joppa Mill Rd Moneta, VA 24121-5606 | |
| <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____</p> | | | |
| <p>Add the dollar value of your entries in Column A on this page. Write that number here:</p> | | \$130,637.00 | |
| <p>If this is the last page of your form, add the dollar value totals from all pages. Write that number here:</p> | | \$191,890.76 | |

Fill in this information to identify your case:

| | | | |
|---|--------------|----------------|-----------------------------|
| Debtor 1 | James | Arthur | Breeden |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Wanda | LaPrad | Breeden |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | | Western | District of Virginia |
| Case number (if known) _____ | | | |

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

| | | | Total claim |
|-----|---|--|-----------------|
| 4.1 | Avant/WebBank Nonpriority Creditor's Name 222 North LaSalle Street Suite 1600 Number Street | Last 4 digits of account number 3 6 5 0 | \$713.00 |
| | | When was the debt incurred? 12/1/2021 | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | |
| | Chicago, IL 60601 City State ZIP Code | Type of NONPRIORITY unsecured claim: | |
| | | <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify CreditCard | |
| | Who incurred the debt? Check one. | | |
| | <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt | | |
| | Is the claim subject to offset? | | |
| | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | |

| | | | | |
|----------|------------|-------------|-----------|------------------------------|
| Debtor 1 | James | Arthur | Breeden | Case number (if known) _____ |
| Debtor 2 | Wanda | LaPrad | Breeden | |
| | First Name | Middle Name | Last Name | |

Part 2: **Your NONPRIORITY Unsecured Claims – Continuation Page**

| After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. | | | | Total claim |
|--|--|--|---|-------------------|
| 4.2 | Comenity Bank Nonpriority Creditor's Name Attn: Bankruptcy | Number Street Columbus, OH 43218-2125 | Last 4 digits of account number 6 9 1 4 | \$8,115.00 |
| | | | When was the debt incurred? | |
| | | | As of the date you file, the claim is: Check all that apply. | |
| | | | <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | |
| | | | Type of NONPRIORITY unsecured claim: | |
| | | | <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card | |
| | Who incurred the debt? Check one. | | | |
| | <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt | | | |
| | Is the claim subject to offset? | | | |
| | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | | |
| 4.3 | Credit One Bank Nonpriority Creditor's Name Attn: Bankruptcy Department | Number Street Las Vegas, NV 89193-8873 | Last 4 digits of account number 4 9 8 3 | \$396.00 |
| | | | When was the debt incurred? | 8/1/2024 |
| | | | As of the date you file, the claim is: Check all that apply. | |
| | | | <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | |
| | Who incurred the debt? Check one. | | Type of NONPRIORITY unsecured claim: | |
| | <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt | | <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify CreditCard | |
| | Is the claim subject to offset? | | | |
| | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | | |

| | | | | |
|----------|--------------|---------------|----------------|------------------------------|
| Debtor 1 | <u>James</u> | <u>Arthur</u> | <u>Breeden</u> | Case number (if known) _____ |
| Debtor 2 | <u>Wanda</u> | <u>LaPrad</u> | <u>Breeden</u> | |
| | First Name | Middle Name | Last Name | |

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

| After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. | | | | | Total claim |
|--|--|--------|--|-----------------|-------------------|
| 4.4 | <u>Lendmark</u> | | Last 4 digits of account number | <u>4 7 0 0</u> | <u>\$8,238.00</u> |
| | Nonpriority Creditor's Name | | When was the debt incurred? | <u>8/1/2024</u> | |
| | <u>Attn: Bankruptcy</u> | | | | |
| | <u>1735 North Brown Rd, Ste 300</u> | | As of the date you file, the claim is: Check all that apply. | | |
| | Number | Street | <input type="checkbox"/> Contingent | | |
| | <u>Lawrenceville, GA 30043</u> | | <input type="checkbox"/> Unliquidated | | |
| | City | State | <input type="checkbox"/> Disputed | | |
| | Who incurred the debt? Check one. | | Type of NONPRIORITY unsecured claim: | | |
| | <input type="checkbox"/> Debtor 1 only | | <input type="checkbox"/> Student loans | | |
| | <input type="checkbox"/> Debtor 2 only | | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims | | |
| | <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only | | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts | | |
| | <input type="checkbox"/> At least one of the debtors and another | | <input type="checkbox"/> Other. Specify <u>Unsecured</u> | | |
| | <input type="checkbox"/> Check if this claim is for a community debt | | | | |
| | Is the claim subject to offset? | | | | |
| | <input checked="" type="checkbox"/> No | | | | |
| | <input type="checkbox"/> Yes | | | | |
| 4.5 | <u>Synchrony Bank/Lowes</u> | | Last 4 digits of account number | <u>6 5 8 9</u> | <u>\$3,408.00</u> |
| | Nonpriority Creditor's Name | | When was the debt incurred? | <u>9/1/2021</u> | |
| | <u>Po Box 965060</u> | | | | |
| | Number | Street | As of the date you file, the claim is: Check all that apply. | | |
| | <u>Orlando, FL 32896</u> | | <input type="checkbox"/> Contingent | | |
| | City | State | <input type="checkbox"/> Unliquidated | | |
| | Who incurred the debt? Check one. | | <input type="checkbox"/> Disputed | | |
| | <input type="checkbox"/> Debtor 1 only | | Type of NONPRIORITY unsecured claim: | | |
| | <input type="checkbox"/> Debtor 2 only | | <input type="checkbox"/> Student loans | | |
| | <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only | | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims | | |
| | <input type="checkbox"/> At least one of the debtors and another | | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts | | |
| | <input type="checkbox"/> Check if this claim is for a community debt | | <input type="checkbox"/> Other. Specify <u>ChargeAccount</u> | | |
| | Is the claim subject to offset? | | | | |
| | <input checked="" type="checkbox"/> No | | | | |
| | <input type="checkbox"/> Yes | | | | |

| | | | | |
|----------|--------------|---------------|----------------|------------------------------|
| Debtor 1 | <u>James</u> | <u>Arthur</u> | <u>Breeden</u> | Case number (if known) _____ |
| Debtor 2 | <u>Wanda</u> | <u>LaPrad</u> | <u>Breeden</u> | |
| | First Name | Middle Name | Last Name | |

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim

| | | | | |
|-----|--|---------------------------------|-----------------|-------------------|
| 4.6 | Synchrony Bank/Sams Nonpriority Creditor's Name Attn: Bankruptcy | Last 4 digits of account number | <u>8 9 1 1</u> | <u>\$934.00</u> |
| | PO Box 965060 Number Street Orlando, FL 32896 | When was the debt incurred? | <u>1/1/2022</u> | |
| | City State ZIP Code | | | |
| | <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>ChargeAccount</u></p> | | | |
| | <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> | | | |
| 4.7 | Truist Nonpriority Creditor's Name Po Box 849 | Last 4 digits of account number | <u>0 6 5 4</u> | <u>\$2,043.00</u> |
| | Number Street | When was the debt incurred? | <u>9/1/2015</u> | |
| | Wilson, NC 27894 | City State ZIP Code | | |
| | <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>CreditCard</u></p> | | | |
| | <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> | | | |

| | | | | |
|----------|------------|-------------|-----------|------------------------------|
| Debtor 1 | James | Arthur | Breeden | Case number (if known) _____ |
| Debtor 2 | Wanda | LaPrad | Breeden | |
| | First Name | Middle Name | Last Name | |

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

| After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. | | | | Total claim |
|--|---|--|--|-------------|
| 4.8 | Truist Financial | Nonpriority Creditor's Name Attn: Bankruptcy | Last 4 digits of account number 8 7 4 4 | \$364.00 |
| | 214 N Tryon St | Number Street Charlotte, VA 28202 | When was the debt incurred? 9/1/2015 | |
| | City State ZIP Code | | As of the date you file, the claim is: Check all that apply. | |
| | | | <input type="checkbox"/> Contingent | |
| | | | <input type="checkbox"/> Unliquidated | |
| | | | <input type="checkbox"/> Disputed | |
| | Who incurred the debt? Check one. | | Type of NONPRIORITY unsecured claim: | |
| | <input type="checkbox"/> Debtor 1 only | | <input type="checkbox"/> Student loans | |
| | <input checked="" type="checkbox"/> Debtor 2 only | | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims | |
| | <input type="checkbox"/> Debtor 1 and Debtor 2 only | | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts | |
| | <input type="checkbox"/> At least one of the debtors and another | | <input checked="" type="checkbox"/> Other. Specify <u>CheckCreditOrLineOfCredit</u> | |
| | <input type="checkbox"/> Check if this claim is for a community debt | | | |
| | Is the claim subject to offset? | | | |
| | <input checked="" type="checkbox"/> No | | | |
| | <input type="checkbox"/> Yes | | | |
| 4.9 | Truist Financial | Nonpriority Creditor's Name Attn: Bankruptcy | Last 4 digits of account number 0 9 9 9 | \$0.00 |
| | 214 N Tryon St | Number Street Charlotte, VA 28202 | When was the debt incurred? 9/23/2015 | |
| | City State ZIP Code | | As of the date you file, the claim is: Check all that apply. | |
| | | | <input type="checkbox"/> Contingent | |
| | | | <input type="checkbox"/> Unliquidated | |
| | | | <input type="checkbox"/> Disputed | |
| | Who incurred the debt? Check one. | | Type of NONPRIORITY unsecured claim: | |
| | <input type="checkbox"/> Debtor 1 only | | <input type="checkbox"/> Student loans | |
| | <input checked="" type="checkbox"/> Debtor 2 only | | <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims | |
| | <input type="checkbox"/> Debtor 1 and Debtor 2 only | | <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts | |
| | <input type="checkbox"/> At least one of the debtors and another | | <input checked="" type="checkbox"/> Other. Specify <u>CreditCard</u> | |
| | <input type="checkbox"/> Check if this claim is for a community debt | | | |
| | Is the claim subject to offset? | | | |
| | <input checked="" type="checkbox"/> No | | | |
| | <input type="checkbox"/> Yes | | | |

| | | | | |
|----------|--------------|---------------|----------------|------------------------------|
| Debtor 1 | <u>James</u> | <u>Arthur</u> | <u>Breeden</u> | Case number (if known) _____ |
| Debtor 2 | <u>Wanda</u> | <u>LaPrad</u> | <u>Breeden</u> | |
| | First Name | Middle Name | Last Name | |

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

| After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. | | | | | Total claim |
|---|--|---|---------------------------------|----------------|--|
| 4.10 | Velocity Investments, Llc | | Last 4 digits of account number | _____ | \$20,111.07 |
| Nonpriority Creditor's Name | | When was the debt incurred? | | | |
| Attn: Bankruptcy | | | | | |
| 1800 State Route 34 Ste 305 | | As of the date you file, the claim is: Check all that apply. | | | |
| Number | Street | <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | | | |
| Belmar, NJ 07719-9146 | | City | State | ZIP Code | |
| Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt | | | | | Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Factoring Account |
| Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | | | | |
| 4.11 | Wells Fargo/Furniture Marketing Group | | Last 4 digits of account number | 5 6 7 1 | \$4,076.00 |
| Nonpriority Creditor's Name | | When was the debt incurred? | | | 8/1/2017 |
| Attn: Bankruptcy | | | | | |
| PO Box 10438 MAC F8235-02F | | As of the date you file, the claim is: Check all that apply. | | | |
| Number | Street | <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | | | |
| Des Moines, IA 50306 | | City | State | ZIP Code | |
| Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt | | | | | Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify ChargeAccount |
| Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | | | | |

| | | | | |
|----------|--------------|---------------|----------------|------------------------------|
| Debtor 1 | <u>James</u> | <u>Arthur</u> | <u>Breeden</u> | Case number (if known) _____ |
| Debtor 2 | <u>Wanda</u> | <u>LaPrad</u> | <u>Breeden</u> | |

First Name Middle Name Last Name

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

1. Klima, Peters & Daly, PA

On which entry in Part 1 or Part 2 did you list the original creditor?

Name

8028 Ritchie Highway, Suite 300

Line 4.10 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Number Street

Last 4 digits of account number _____

Pasadena, MD 21122

City State ZIP Code

| | | | | |
|----------|--------------|---------------|----------------|------------------------------|
| Debtor 1 | James | Arthur | Breeden | Case number (if known) _____ |
| Debtor 2 | Wanda | LaPrad | Breeden | |

First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

| | | Total claim | |
|---------------------------------|--|--------------------|---|
| Total claims from Part 1 | 6a. Domestic support obligations | 6a. | <u>\$0.00</u> |
| | 6b. Taxes and certain other debts you owe the government | 6b. | <u>\$0.00</u> |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. | <u>\$0.00</u> |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. | <u>+</u> <u>\$0.00</u> |
| | 6e. Total. Add lines 6a through 6d. | 6e. | <u>\$0.00</u> |
| | | Total claim | |
| Total claims from Part 2 | 6f. Student loans | 6f. | <u>\$0.00</u> |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | <u>\$0.00</u> |
| | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. | <u>\$0.00</u> |
| | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. | <u>+</u> <u>\$48,398.07</u> |
| | 6j. Total. Add lines 6f through 6i. | 6j. | <u>\$48,398.07</u> |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------------|---------------|----------------|
| Debtor 1 | James | Arthur | Breeden |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Wanda | LaPrad | Breeden |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Western District of Virginia | | |
| Case number (if known) | <hr/> | | |

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| | Person or company with whom you have the contract or lease | | | State what the contract or lease is for |
|-----|--|--------|----------|---|
| 2.1 | <hr/> <hr/> <hr/> | | | |
| | Name | | | |
| | Number | Street | | |
| | City | State | ZIP Code | |
| 2.2 | <hr/> <hr/> <hr/> | | | |
| | Name | | | |
| | Number | Street | | |
| | City | State | ZIP Code | |
| 2.3 | <hr/> <hr/> <hr/> | | | |
| | Name | | | |
| | Number | Street | | |
| | City | State | ZIP Code | |
| 2.4 | <hr/> <hr/> <hr/> | | | |
| | Name | | | |
| | Number | Street | | |
| | City | State | ZIP Code | |

Fill in this information to identify your case:

| | | | |
|---|--------------|----------------|-----------------------------|
| Debtor 1 | James | Arthur | Breeden |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Wanda | LaPrad | Breeden |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | | Western | District of Virginia |
| Case number (if known) _____ | | | |

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No
 Yes. In which community state or territory did you live? _____ Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

| Column 1: Your codebtor | Column 2: The creditor to whom you owe the debt |
|---------------------------------|---|
| Check all schedules that apply: | |
| 3.1 | <input type="checkbox"/> Schedule D, line _____ <input type="checkbox"/> Schedule E/F, line _____ <input type="checkbox"/> Schedule G, line _____ |
| Name | |
| Number Street | |
| City State ZIP Code | |
| 3.2 | <input type="checkbox"/> Schedule D, line _____ <input type="checkbox"/> Schedule E/F, line _____ <input type="checkbox"/> Schedule G, line _____ |
| Name | |
| Number Street | |
| City State ZIP Code | |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------------|---------------|----------------|
| Debtor 1 | James | Arthur | Breeden |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Wanda | LaPrad | Breeden |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Western District of Virginia | | |
| Case number (if known) | | | |

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

| | Debtor 1 | Debtor 2 or non-filing spouse |
|--------------------------|--|--|
| Employment status | <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not Employed | <input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not Employed |
| Occupation | Truck Driver | |
| Employer's name | Bays Trash Removal inc | |
| Employer's address | 2432 Headens Bridge Rd Number Street | |
| | | |
| | | |
| | Bedford, VA 24523-5919 City State Zip Code | |
| How long employed there? | 20 years | |

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|----------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. | 2. <u>\$5,798.00</u> | <u>\$0.00</u> |
| 3. Estimate and list monthly overtime pay. | 3. + <u>\$0.00</u> | + <u>\$0.00</u> |
| 4. Calculate gross income. Add line 2 + line 3. | 4. <u>\$5,798.00</u> | <u>\$0.00</u> |

Debtor 1
Debtor 2

| | | |
|------------|-------------|-----------|
| James | Arthur | Breeden |
| Wanda | LaPrad | Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|---|---------------------------------------|
| Copy line 4 here..... → | 4. \$5,798.00 | \$0.00 |
| 5. List all payroll deductions: | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$1,578.81 | \$0.00 |
| 5b. Mandatory contributions for retirement plans | 5b. \$0.00 | \$0.00 |
| 5c. Voluntary contributions for retirement plans | 5c. \$0.00 | \$0.00 |
| 5d. Required repayments of retirement fund loans | 5d. \$0.00 | \$0.00 |
| 5e. Insurance | 5e. \$0.00 | \$0.00 |
| 5f. Domestic support obligations | 5f. \$0.00 | \$0.00 |
| 5g. Union dues | 5g. \$0.00 | \$0.00 |
| 5h. Other deductions. Specify: _____ | 5h. + \$0.00 | + \$0.00 |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. | 6. \$1,578.81 | \$0.00 |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. \$4,219.19 | \$0.00 |
| 8. List all other income regularly received: | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. \$0.00 | \$0.00 |
| 8b. Interest and dividends | 8b. \$0.00 | \$0.00 |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. \$0.00 | \$0.00 |
| 8d. Unemployment compensation | 8d. \$0.00 | \$0.00 |
| 8e. Social Security | 8e. \$0.00 | \$985.00 |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____ | 8f. \$0.00 | \$0.00 |
| 8g. Pension or retirement income | 8g. \$0.00 | \$0.00 |
| 8h. Other monthly income. Specify: _____ | 8h. + \$0.00 | + \$0.00 |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. | 9. \$0.00 | \$985.00 |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse | 10. \$4,219.19 | + \$985.00 = \$5,204.19 |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____ | 11. + \$0.00 | |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies | | 12. \$5,204.19 |
| 13. Do you expect an increase or decrease within the year after you file this form? | <input checked="" type="checkbox"/> No. _____ <input type="checkbox"/> Yes. Explain: _____ | |
| Combined monthly income | | |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------------|---------------|----------------|
| Debtor 1 | James | Arthur | Breeden |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Wanda | LaPrad | Breeden |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Western District of Virginia | | |
| Case number (if known) | | | |

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

 MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

No

Do not list Debtor 1 and Debtor 2.

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents' names.

| | | |
|-------|-------|--|
| _____ | _____ | <input type="checkbox"/> No. <input type="checkbox"/> Yes. |
| _____ | _____ | <input type="checkbox"/> No. <input type="checkbox"/> Yes. |
| _____ | _____ | <input type="checkbox"/> No. <input type="checkbox"/> Yes. |
| _____ | _____ | <input type="checkbox"/> No. <input type="checkbox"/> Yes. |
| _____ | _____ | <input type="checkbox"/> No. <input type="checkbox"/> Yes. |

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. _____ \$820.00

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

4a. _____ \$0.00
 4b. _____ \$0.00
 4c. _____ \$100.00
 4d. _____ \$0.00

Debtor 1
Debtor 2

| | | |
|------------|-------------|-----------|
| James | Arthur | Breeden |
| Wanda | LaPrad | Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

| | | Your expenses |
|------|--|---------------------|
| 5. | Additional mortgage payments for your residence, such as home equity loans | 5. _____ \$0.00 |
| 6. | Utilities: | |
| 6a. | Electricity, heat, natural gas | 6a. _____ \$350.00 |
| 6b. | Water, sewer, garbage collection | 6b. _____ \$0.00 |
| 6c. | Telephone, cell phone, Internet, satellite, and cable services | 6c. _____ \$404.00 |
| 6d. | Other. Specify: _____ | 6d. _____ \$0.00 |
| 7. | Food and housekeeping supplies | 7. _____ \$750.00 |
| 8. | Childcare and children's education costs | 8. _____ \$0.00 |
| 9. | Clothing, laundry, and dry cleaning | 9. _____ \$75.00 |
| 10. | Personal care products and services | 10. _____ \$40.00 |
| 11. | Medical and dental expenses | 11. _____ \$225.00 |
| 12. | Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. _____ \$400.00 |
| 13. | Entertainment, clubs, recreation, newspapers, magazines, and books | 13. _____ \$0.00 |
| 14. | Charitable contributions and religious donations | 14. _____ \$0.00 |
| 15. | Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | |
| 15a. | Life insurance | 15a. _____ \$297.48 |
| 15b. | Health insurance | 15b. _____ \$0.00 |
| 15c. | Vehicle insurance | 15c. _____ \$279.00 |
| 15d. | Other insurance. Specify: <u>Medicare</u> | 15d. _____ \$185.00 |
| 16. | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | 16. _____ \$0.00 |
| 17. | Installment or lease payments: | |
| 17a. | Car payments for Vehicle 1 <u>2021 Chevrolet Colorado Z71 4WD</u> | 17a. _____ \$614.00 |
| 17b. | Car payments for Vehicle 2 <u>2017 Chevrolet Sierra SLT 4WD</u> | 17b. _____ \$659.00 |
| 17c. | Other. Specify: _____ | 17c. _____ \$0.00 |
| 17d. | Other. Specify: _____ | 17d. _____ \$0.00 |
| 18. | Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. _____ \$0.00 |
| 19. | Other payments you make to support others who do not live with you. Specify: _____ | 19. _____ \$0.00 |
| 20. | Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | |
| 20a. | Mortgages on other property | 20a. _____ \$0.00 |
| 20b. | Real estate taxes | 20b. _____ \$0.00 |
| 20c. | Property, homeowner's, or renter's insurance | 20c. _____ \$0.00 |
| 20d. | Maintenance, repair, and upkeep expenses | 20d. _____ \$0.00 |
| 20e. | Homeowner's association or condominium dues | 20e. _____ \$0.00 |

Debtor 1
Debtor 2

| | | |
|--------------|---------------|----------------|
| James | Arthur | Breeden |
| Wanda | LaPrad | Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

21. **Other.** Specify: _____

21. + _____ **\$0.00**

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. _____ **\$5,198.48**

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. _____ **\$0.00**

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. _____ **\$5,198.48**

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from *Schedule I*.

23a. _____ **\$5,204.19**

23b. Copy your monthly expenses from line 22c above.

23b. - _____ **\$5,198.48**

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. _____ **\$5.71**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.
 Yes.

Debtor 1
Debtor 2

| | | |
|--------------|---------------|----------------|
| James | Arthur | Breeden |
| Wanda | LaPrad | Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

Amount

6c. Telephone, cell phone, Internet, satellite, and cable services

| | |
|------------|----------|
| Cell phone | \$150.00 |
| Cable | \$165.00 |
| Internet | \$89.00 |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------------|---------------|----------------|
| Debtor 1 | James | Arthur | Breeden |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Wanda | LaPrad | Breeden |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Western District of Virginia | | |
| Case number (if known) | | | |

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new **Summary** and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets

Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)

| | |
|---|---------------------|
| 1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> | \$219,600.00 |
| 1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> | \$71,550.49 |
| 1c. Copy line 63, Total of all property on <i>Schedule A/B</i> | \$291,150.49 |

Part 2: Summarize Your Liabilities

Your liabilities

Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

| | |
|---|---------------------|
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> | \$191,890.76 |
|---|---------------------|

3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

| | |
|--|----------------------|
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | \$0.00 |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> | + \$48,398.07 |

Your total liabilities

\$240,288.83

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)

| | |
|---|-------------------|
| Copy your combined monthly income from line 12 of <i>Schedule I</i> | \$5,204.19 |
|---|-------------------|

5. Schedule J: Your Expenses (Official Form 106J)

| | |
|---|-------------------|
| Copy your monthly expenses from line 22c of <i>Schedule J</i> | \$5,198.48 |
|---|-------------------|

Debtor 1
Debtor 2

| | | |
|------------|-------------|-----------|
| James | Arthur | Breeden |
| Wanda | LaPrad | Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$5,748.25

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.) **\$0.00**

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) **\$0.00**

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) **\$0.00**

9d. Student loans. (Copy line 6f.) **\$0.00**

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) **\$0.00**

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) **+ \$0.00**

9g. **Total.** Add lines 9a through 9f. **\$0.00**

Fill in this information to identify your case:

| | | | |
|---|-------------------------------------|---------------|----------------|
| Debtor 1 | James | Arthur | Breeden |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Wanda | LaPrad | Breeden |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Western District of Virginia | | |
| Case number (if known) | <hr/> | | |

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No
 Yes. Name of person

 Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)*.

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ James Arthur Breeden
James Arthur Breeden, Debtor 1

Date 01/15/2025
MM/ DD/ YYYY

X /s/ Wanda LaPrad Breeden
Wanda LaPrad Breeden, Debtor 2

Date 01/15/2025
MM/ DD/ YYYY

Fill in this information to identify your case:

| | | | |
|---|-------------------------------------|---------------|----------------|
| Debtor 1 | James | Arthur | Breeden |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Wanda | LaPrad | Breeden |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Western District of Virginia | | |
| Case number (if known) | | | |

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No

Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

| Debtor 1: | Dates Debtor 1 lived there | Debtor 2: | Dates Debtor 2 lived there |
|---------------|----------------------------|---|---|
| Number Street | From _____ To _____ | <input type="checkbox"/> Same as Debtor 1 | <input type="checkbox"/> Same as Debtor 1 |
| City | State ZIP Code | Number Street | From _____ To _____ |
| Number Street | From _____ To _____ | City | State ZIP Code |
| City | State ZIP Code | Number Street | From _____ To _____ |

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Debtor 1
Debtor 2James Arthur
Wanda LaPrad
First Name Middle Name Last Name

Case number (if known) _____

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

 No Yes. Fill in the details.

| | Debtor 1 | Debtor 2 | | |
|--|--|--|---|--|
| | Sources of income Check all that apply. | Gross Income (before deductions and exclusions) | Sources of income Check all that apply. | Gross Income (before deductions and exclusions) |
| From January 1 of current year until the date you filed for bankruptcy: | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$2,000.00 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | |
| For last calendar year: (January 1 to December 31, <u>2024</u>) YYYY | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$68,661.50 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | |
| For the calendar year before that: (January 1 to December 31, <u>2023</u>) YYYY | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$69,456.00 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | |

5. Did you receive any other income during this year or the two previous calendar years?Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. No Yes. Fill in the details.

| | Debtor 1 | Debtor 2 | | |
|--|--------------------------------------|---|--------------------------------------|---|
| | Sources of income Describe below. | Gross income from each source (before deductions and exclusions) | Sources of income Describe below. | Gross Income from each source (before deductions and exclusions) |
| From January 1 of current year until the date you filed for bankruptcy: | | | Social Security | \$985.00 |
| For last calendar year: (January 1 to December 31, <u>2024</u>) YYYY | | | Social Security | \$11,528.40 |
| For the calendar year before that: (January 1 to December 31, <u>2023</u>) YYYY | | | Social Security | \$11,170.80 |

Debtor 1
Debtor 2

| | | |
|------------|-------------|-----------|
| James | Arthur | Breeden |
| Wanda | LaPrad | Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| | Dates of payment | Total amount paid | Amount you still owe | Was this payment for... |
|--|---|-------------------|----------------------|--|
| <u>Member One Federal Credit</u> <u>Union</u> Creditor's Name <u>Attn: Bankruptcy</u> <u>Po Box 14087</u> Number Street | <u>12/11/2024</u> <u>11/11/2025</u> <u>01/11/2025</u> | <u>\$1,842.00</u> | <u>\$22,948.39</u> | <input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____ |
| <u>Roanoke, VA 24038-4087</u> City State ZIP Code | | | | |
| <u>Member One Federal Credit</u> <u>Union</u> Creditor's Name <u>Attn: Bankruptcy</u> <u>Po Box 14087</u> Number Street | <u>12/23/2024</u> <u>11/22/2024</u> <u>10/22/2024</u> | <u>\$1,977.00</u> | <u>29,930.37</u> | <input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____ |
| <u>Roanoke, VA 24038-4087</u> City State ZIP Code | | | | |
| <u>Rocket Mortgage</u> Creditor's Name <u>Attn: Bankruptcy</u> <u>1050 Woodward Avenue</u> Number Street | <u>01/01/2025</u> <u>12/01/2024</u> <u>11/01/2024</u> | <u>\$2,460.00</u> | <u>\$130,637.00</u> | <input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____ |
| <u>Detroit, MI 48226</u> City State ZIP Code | | | | |

Debtor 1
Debtor 2

| | | |
|----------------|------------------|--------------------|
| James Wanda | Arthur LaPrad | Breeden Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

| Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|------------------|-------------------|----------------------|-------------------------|
| Insider's Name | _____ | _____ | _____ |
| Number Street | _____ | _____ | _____ |
| City | State | ZIP Code | _____ |

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?
Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments that benefited an insider.

| Dates of payment | Total amount paid | Amount you still owe | Reason for this payment Include creditor's name |
|------------------|-------------------|----------------------|--|
| Insider's Name | _____ | _____ | _____ |
| Number Street | _____ | _____ | _____ |
| City | State | ZIP Code | _____ |

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

Debtor 1
Debtor 2

James Wanda Arthur LaPrad Breeden Breeden

Case number (if known) _____

| | | Nature of the case | Court or agency | Status of the case |
|-------------|---|---|--|---|
| Case title | <u>Velocity Investments LLC vs. James Breeden</u> | Concluded - Default judgment for plaintiff | Bedford General District Court Court Name 123 East Main Street Suite 202 Number Street Bedford, VA 24523 City State ZIP Code | <input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded |
| Case number | <u>240020000-00</u> | Garnishment proceeding - return date scheduled for June 12, 2025 | Bedford General District Court Court Name 123 East Main Street Suite 202 Number Street Bedford, VA 24523 City State ZIP Code | <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

Creditor's Name _____
Number Street _____
City _____ State _____ ZIP Code _____

| Describe the property | Date | Value of the property |
|---|------|-----------------------|
| | | |
| Explain what happened | | |
| <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied. | | |

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No

Yes. Fill in the details.

| Describe the action the creditor took | Date action was taken | Amount taken |
|---|-----------------------|---|
| | | |
| | | |
| Creditor's Name _____ Number Street _____ City _____ State _____ ZIP Code _____ | | Last 4 digits of account number: XXXX-_____ |

Debtor 1
Debtor 2

| | | |
|------------|-------------|-----------|
| James | Arthur | Breeden |
| Wanda | LaPrad | Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No

Yes. Fill in the details for each gift.

| Gifts with a total value of more than \$600 per person | Describe the gifts | Dates you gave the gifts | Value |
|--|--------------------|--------------------------|-------|
| Person to Whom You Gave the Gift | | | |
| Number Street | | | |
| City | State ZIP Code | | |
| Person's relationship to you _____ | | | |

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

| Gifts or contributions to charities that total more than \$600 | Describe what you contributed | Date you contributed | Value |
|--|-------------------------------|----------------------|-------|
| Charity's Name | | | |
| Number Street | | | |
| City | State ZIP Code | | |

Debtor 1
Debtor 2

James Arthur
Wanda LaPrad
First Name Middle Name Last Name

Case number (if known) _____

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

| Describe the property you lost and how the loss occurred | Describe any insurance coverage for the loss | Date of your loss | Value of property lost |
|---|--|-------------------|------------------------|
| Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. | | | |
| | | | |

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

| Person Who Was Paid | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|---|-----------------------------------|-------------------|
| <u>Shannon Cox, Esq.</u> <u>270 S Main St Ste 206</u> Number Street | <u>Attorney's Fee</u> | <u>01/07/2025</u> | <u>\$1,300.00</u> |
| <hr/> | | | |
| <u>Rocky Mount, VA 24151-1759</u> City State ZIP Code | | | |
| <hr/> | | | |
| <u>Email or website address</u> | | | |
| <hr/> | | | |
| Person Who Made the Payment, if Not You | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
| <u>Debtorcc Inc</u> <u>378 Summit Ave</u> Number Street | <u>Credit Counseling Course</u> | <u>01/07/2025</u> | <u>\$19.95</u> |
| <hr/> | | | |
| <u>Jersey City, NJ 07306-3110</u> City State ZIP Code | | | |
| <hr/> | | | |
| <u>Email or website address</u> | | | |
| <hr/> | | | |
| <u>Person Who Made the Payment, if Not You</u> | | | |

Debtor 1
Debtor 2

James Arthur
Wanda LaPrad
First Name Middle Name Last Name

Case number (if known) _____

Americor

Person Who Was Paid
18200 Von Karman Ave
Number Street

Irvine, CA 92612-1023
City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

| Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|--|-----------------------------------|-------------------|
| Payments made to debt settlement program. Only one debt was settled. Americor returned approximately \$4,970.00 | <u>see attached ledger</u> | _____ |

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

| Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|-----------------------------------|-------------------|
| Person Who Was Paid | _____ | _____ |
| Number Street | _____ | _____ |
| City State ZIP Code | _____ | _____ |

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

| Description and value of property transferred | Describe any property or payments received or debts paid in exchange | Date transfer was made |
|---|--|------------------------|
| Person Who Received Transfer | _____ | _____ |
| Number Street | _____ | _____ |

City State ZIP Code

Person's relationship to you _____

Debtor 1
Debtor 2

| | | |
|------------|-------------|-----------|
| James | Arthur | Breeden |
| Wanda | LaPrad | Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

Yes. Fill in the details.

| Description and value of the property transferred | Date transfer was made |
|---|------------------------|
| Name of trust _____ _____ | _____ |

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

| Last 4 digits of account number | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer |
|---|---|---|---|
| Truist Name of Financial Institution | XXXX- <u>4</u> <u>0</u> <u>3</u> <u>1</u> | <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____ | <u>12/30/2024</u> <u>\$0.00</u> |
| Number Street _____ | | | |
| City _____ State _____ ZIP Code _____ | | | |

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

| Who else had access to it? | Describe the contents | Do you still have it? |
|---------------------------------------|-----------------------|--|
| Name of Financial Institution | Name _____ | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |
| Number Street _____ | Number Street _____ | |
| City _____ State _____ ZIP Code _____ | | |

Debtor 1
Debtor 2

| | | |
|------------|-------------|-----------|
| James | Arthur | Breeden |
| Wanda | LaPrad | Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

| Who else has or had access to it? | | Describe the contents | Do you still have it? |
|-----------------------------------|--------|-----------------------|---|
| Name of Storage Facility | Name | | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| Number Street | Number | Street | |
| | City | State ZIP Code | |
| City | State | ZIP Code | |

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

| Where is the property? | | Describe the property | Value |
|------------------------|---------------|-----------------------|-------|
| Owner's Name | Number Street | | |
| Number Street | | | |
| | City | State ZIP Code | |
| City | State | ZIP Code | |

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No

Yes. Fill in the details.

Debtor 1
Debtor 2

James Arthur Breeden
Wanda LaPrad Breeden

First Name Middle Name Last Name

Case number (if known) _____

| Governmental unit | | Environmental law, if you know it | Date of notice |
|-------------------|--------|-----------------------------------|----------------|
| Name of site | | Governmental unit | |
| Number | Street | Number | Street |
| | | City | State ZIP Code |
| | | City | State ZIP Code |

25. Have you notified any governmental unit of any release of hazardous material?

No

Yes. Fill in the details.

| Governmental unit | | Environmental law, if you know it | Date of notice |
|-------------------|--------|-----------------------------------|----------------|
| Name of site | | Governmental unit | |
| Number | Street | Number | Street |
| | | City | State ZIP Code |
| | | City | State ZIP Code |

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No

Yes. Fill in the details.

| Court or agency | Nature of the case | Status of the case |
|-------------------|---------------------------|--|
| Case title _____ | Court Name _____ | <input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |
| Case number _____ | Number Street _____ | |
| | City State ZIP Code _____ | |

Debtor 1
Debtor 2

James Arthur Breed
Wanda LaPrad Breed
First Name Middle Name Last Name

Case number (if known) _____

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

| Describe the nature of the business | | Employer Identification number Do not include Social Security number or ITIN. |
|-------------------------------------|--------|--|
| Name | | EIN: _____ |
| Number | Street | Name of accountant or bookkeeper |
| City | | Dates business existed |
| State ZIP Code | | From _____ To _____ |

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Date issued

| | |
|---------------------|----------------|
| Name | MM / DD / YYYY |
| Number | Street |
| City State ZIP Code | |

Debtor 1
Debtor 2

| | | |
|--------------|---------------|----------------|
| James | Arthur | Breeden |
| Wanda | LaPrad | Breeden |
| First Name | Middle Name | Last Name |

Case number (if known) _____

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ James Arthur Breeden

Signature of James Arthur Breeden, Debtor 1

X /s/ Wanda LaPrad Breeden

Signature of Wanda LaPrad Breeden, Debtor 2

Date 01/15/2025

Date 01/15/2025

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).



Phone: 866-333-8484 (Monday – Friday: 9am to 5:30pm PST) • General Email:
cs@americor.com • 18200 Von Karman Avenue, Suite 600, Irvine CA 92612

General Email: cs@americor.com • 18200 Von Karman Avenue, Suite 600, Irvine CA 92612

Transactions

Wanda Breeden • Current Date: Nov 11, 2024

| Date | Description | Amount | Status |
|--------------|----------------------|------------|---------|
| Oct 07, 2022 | Client Deposit | + \$243.31 | Cleared |
| Oct 07, 2022 | Draft Fee | - \$12.95 | Cleared |
| Oct 21, 2022 | Client Deposit | + \$243.31 | Cleared |
| Nov 04, 2022 | Client Deposit | + \$243.31 | Cleared |
| Nov 04, 2022 | Draft Fee | - \$12.95 | Cleared |
| Nov 18, 2022 | Client Deposit | + \$243.31 | Cleared |
| Dec 05, 2022 | Client Deposit | + \$243.31 | Cleared |
| Dec 16, 2022 | Client Deposit | + \$256.26 | Cleared |
| Dec 16, 2022 | Draft Fee | - \$12.95 | Cleared |
| Dec 30, 2022 | Client Deposit | + \$243.31 | Cleared |
| Jan 13, 2023 | Client Deposit | + \$243.31 | Cleared |
| Jan 13, 2023 | Draft Fee | - \$12.95 | Cleared |
| Jan 27, 2023 | Client Deposit | + \$243.31 | Cleared |
| Feb 10, 2023 | Client Deposit | + \$243.31 | Cleared |
| Feb 10, 2023 | Draft Fee | - \$12.95 | Cleared |
| Feb 24, 2023 | Client Deposit | + \$243.31 | Cleared |
| Mar 10, 2023 | Client Deposit | + \$243.31 | Cleared |
| Mar 10, 2023 | Draft Fee | - \$12.95 | Cleared |
| Mar 10, 2023 | Payment for Creditor | - \$262.81 | Cleared |

| Date | Description | Amount | Status |
|--------------|----------------------|------------|--------------------|
| Mar 10, 2023 | Settlement Fee | - \$87.80 | Cleared |
| Mar 24, 2023 | Client Deposit | + \$243.31 | Cleared |
| Apr 07, 2023 | Client Deposit | + \$243.31 | Cleared |
| Apr 07, 2023 | Draft Fee | - \$12.95 | Cleared |
| Apr 09, 2023 | Payment for Creditor | - \$262.81 | Cleared |
| Apr 09, 2023 | Draft Fee | + \$0.00 | Cleared |
| Apr 09, 2023 | Settlement Fee | - \$87.80 | Cleared |
| Apr 21, 2023 | Client Deposit | + \$243.31 | Cleared |
| May 05, 2023 | Client Deposit | + \$243.31 | Cleared |
| May 05, 2023 | Draft Fee | - \$12.95 | Cleared |
| May 09, 2023 | Payment for Creditor | - \$270.78 | Cleared |
| May 09, 2023 | Draft Fee | + \$0.00 | Cleared |
| May 09, 2023 | Settlement Fee | - \$87.80 | Cleared |
| May 19, 2023 | Client Deposit | + \$243.31 | Cleared |
| May 28, 2023 | Payment for Creditor | - \$5.00 | Cleared |
| May 28, 2023 | Draft Fee | + \$0.00 | Cleared |
| May 28, 2023 | Settlement Fee | - \$66.47 | Cleared |
| Jun 05, 2023 | Client Deposit | + \$243.31 | Cleared |
| Jun 05, 2023 | Draft Fee | - \$12.95 | Cleared |
| Jun 16, 2023 | Client Deposit | + \$243.31 | Cleared |
| Jun 28, 2023 | Payment for Creditor | - \$5.00 | Cleared |
| Jun 28, 2023 | Draft Fee | + \$0.00 | Cleared |
| Jun 28, 2023 | Settlement Fee | - \$66.47 | Cleared |
| Jun 30, 2023 | Client Deposit | + \$243.31 | Insufficient Funds |
| Jul 06, 2023 | Client Deposit | + \$243.31 | Cleared |
| Jul 06, 2023 | Draft Fee | - \$12.95 | Cleared |
| Jul 28, 2023 | Client Deposit | + \$283.86 | Cleared |
| Jul 28, 2023 | Payment for Creditor | - \$5.00 | Cleared |
| Jul 28, 2023 | Draft Fee | + \$0.00 | Cleared |

| Date | Description | Amount | Status |
|--------------|----------------------|------------|--------------------|
| Aug 11, 2023 | Client Deposit | + \$283.86 | Cleared |
| Aug 11, 2023 | Draft Fee | - \$12.95 | Cleared |
| Aug 25, 2023 | Client Deposit | + \$283.86 | Insufficient Funds |
| Aug 28, 2023 | Payment for Creditor | - \$254.56 | Cleared |
| Aug 28, 2023 | Payment for Creditor | - \$5.00 | Cleared |
| Aug 28, 2023 | Draft Fee | + \$0.00 | Cleared |
| Aug 28, 2023 | Draft Fee | + \$0.00 | Cleared |
| Aug 28, 2023 | Settlement Fee | - \$66.47 | Cleared |
| Aug 28, 2023 | Settlement Fee | - \$270.50 | Cleared |
| Sep 28, 2023 | Payment for Creditor | - \$254.56 | Cleared |
| Sep 28, 2023 | Payment for Creditor | - \$5.00 | Cleared |
| Sep 28, 2023 | Draft Fee | + \$0.00 | Cleared |
| Sep 28, 2023 | Draft Fee | + \$0.00 | Cleared |
| Sep 28, 2023 | Settlement Fee | - \$270.50 | Cleared |
| Sep 28, 2023 | Settlement Fee | - \$66.47 | Cleared |
| Oct 06, 2023 | Client Deposit | + \$283.86 | Cleared |
| Oct 06, 2023 | Draft Fee | - \$12.95 | Cleared |
| Oct 20, 2023 | Client Deposit | + \$243.31 | Cleared |
| Oct 28, 2023 | Payment for Creditor | - \$5.00 | Cleared |
| Oct 28, 2023 | Payment for Creditor | - \$254.56 | Cleared |
| Oct 28, 2023 | Draft Fee | + \$0.00 | Cleared |
| Oct 28, 2023 | Draft Fee | + \$0.00 | Cleared |
| Oct 28, 2023 | Settlement Fee | - \$270.50 | Cleared |
| Oct 28, 2023 | Settlement Fee | - \$66.47 | Cleared |
| Nov 03, 2023 | Client Deposit | + \$243.31 | Cleared |
| Nov 03, 2023 | Draft Fee | - \$12.95 | Cleared |
| Nov 17, 2023 | Client Deposit | + \$243.31 | Cleared |
| Nov 28, 2023 | Payment for Creditor | - \$254.56 | Cleared |
| Nov 28, 2023 | Payment for Creditor | - \$5.00 | Cleared |

| Date | Description | Amount | Status |
|--------------|----------------------|------------|---------|
| Nov 28, 2023 | Draft Fee | + \$0.00 | Cleared |
| Nov 28, 2023 | Settlement Fee | - \$66.47 | Cleared |
| Nov 28, 2023 | Settlement Fee | - \$270.50 | Cleared |
| Dec 04, 2023 | Client Deposit | + \$243.31 | Cleared |
| Dec 04, 2023 | Draft Fee | - \$12.95 | Cleared |
| Dec 15, 2023 | Client Deposit | + \$243.31 | Cleared |
| Dec 28, 2023 | Payment for Creditor | - \$254.56 | Cleared |
| Dec 28, 2023 | Payment for Creditor | - \$5.00 | Cleared |
| Dec 28, 2023 | Draft Fee | + \$0.00 | Cleared |
| Dec 28, 2023 | Draft Fee | + \$0.00 | Cleared |
| Dec 28, 2023 | Settlement Fee | - \$270.50 | Cleared |
| Dec 28, 2023 | Settlement Fee | - \$66.47 | Cleared |
| Dec 29, 2023 | Client Deposit | + \$243.31 | Cleared |
| Jan 12, 2024 | Client Deposit | + \$243.31 | Cleared |
| Jan 12, 2024 | Draft Fee | - \$12.95 | Cleared |
| Jan 26, 2024 | Client Deposit | + \$243.31 | Cleared |
| Jan 28, 2024 | Payment for Creditor | - \$254.56 | Cleared |
| Jan 28, 2024 | Payment for Creditor | - \$5.00 | Cleared |
| Jan 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Jan 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Jan 28, 2024 | Settlement Fee | - \$270.50 | Cleared |
| Jan 28, 2024 | Settlement Fee | - \$66.47 | Cleared |
| Feb 09, 2024 | Client Deposit | + \$243.31 | Cleared |
| Feb 09, 2024 | Draft Fee | - \$12.95 | Cleared |
| Feb 23, 2024 | Client Deposit | + \$243.31 | Cleared |
| Feb 28, 2024 | Payment for Creditor | - \$254.56 | Cleared |
| Feb 28, 2024 | Payment for Creditor | - \$5.00 | Cleared |
| Feb 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Feb 28, 2024 | Draft Fee | + \$0.00 | Cleared |

| Date | Description | Amount | Status |
|--------------|----------------------|------------|--------------------|
| Mar 08, 2024 | Client Deposit | + \$243.31 | Cleared |
| Mar 08, 2024 | Draft Fee | - \$12.95 | Cleared |
| Mar 22, 2024 | Client Deposit | + \$243.31 | Cleared |
| Mar 28, 2024 | Payment for Creditor | - \$254.56 | Cleared |
| Mar 28, 2024 | Payment for Creditor | - \$5.00 | Cleared |
| Mar 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Mar 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Mar 28, 2024 | Settlement Fee | - \$66.47 | Cleared |
| Apr 05, 2024 | Client Deposit | + \$243.31 | Cleared |
| Apr 05, 2024 | Draft Fee | - \$12.95 | Cleared |
| Apr 19, 2024 | Client Deposit | + \$243.31 | Insufficient Funds |
| Apr 24, 2024 | Client Deposit | + \$243.31 | Cleared |
| Apr 28, 2024 | Payment for Creditor | - \$254.56 | Cleared |
| Apr 28, 2024 | Payment for Creditor | - \$5.00 | Cleared |
| Apr 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Apr 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Apr 28, 2024 | Settlement Fee | - \$66.43 | Cleared |
| May 03, 2024 | Client Deposit | + \$243.31 | Cleared |
| May 03, 2024 | Draft Fee | - \$14.95 | Cleared |
| May 17, 2024 | Client Deposit | + \$243.31 | Cleared |
| May 28, 2024 | Payment for Creditor | - \$254.56 | Cleared |
| May 28, 2024 | Payment for Creditor | - \$5.00 | Cleared |
| May 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| May 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| May 31, 2024 | Client Deposit | + \$243.31 | Cleared |
| Jun 14, 2024 | Client Deposit | + \$243.31 | Cleared |
| Jun 14, 2024 | Draft Fee | - \$14.95 | Cleared |
| Jun 28, 2024 | Client Deposit | + \$243.31 | Cleared |
| Jun 28, 2024 | Payment for Creditor | - \$254.56 | Cleared |

| Date | Description | Amount | Status |
|--------------|----------------------|------------|---------|
| Jun 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Jun 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Jul 12, 2024 | Client Deposit | + \$243.31 | Cleared |
| Jul 12, 2024 | Draft Fee | - \$14.95 | Cleared |
| Jul 26, 2024 | Client Deposit | + \$243.31 | Cleared |
| Jul 28, 2024 | Payment for Creditor | - \$254.56 | Cleared |
| Jul 28, 2024 | Payment for Creditor | - \$5.00 | Cleared |
| Jul 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Jul 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Aug 09, 2024 | Client Deposit | + \$243.31 | Cleared |
| Aug 09, 2024 | Draft Fee | - \$14.95 | Cleared |
| Aug 23, 2024 | Client Deposit | + \$243.31 | Cleared |
| Aug 28, 2024 | Payment for Creditor | - \$254.56 | Cleared |
| Aug 28, 2024 | Payment for Creditor | - \$5.00 | Cleared |
| Aug 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Aug 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Sep 06, 2024 | Client Deposit | + \$243.31 | Cleared |
| Sep 06, 2024 | Draft Fee | - \$14.95 | Cleared |
| Sep 20, 2024 | Client Deposit | + \$243.31 | Cleared |
| Sep 28, 2024 | Payment for Creditor | - \$5.00 | Cleared |
| Sep 28, 2024 | Payment for Creditor | - \$254.56 | Cleared |
| Sep 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Sep 28, 2024 | Draft Fee | + \$0.00 | Cleared |
| Oct 04, 2024 | Client Deposit | + \$243.31 | Cleared |
| Oct 04, 2024 | Draft Fee | - \$14.95 | Cleared |
| Oct 18, 2024 | Client Deposit | + \$243.31 | Cleared |
| Oct 28, 2024 | Payment for Creditor | - \$254.56 | Cleared |
| Oct 28, 2024 | Payment for Creditor | - \$5.00 | Cleared |
| Oct 28, 2024 | Draft Fee | + \$0.00 | Cleared |

| Date | Description | Amount | Status |
|--------------|----------------------|------------|------------|
| Nov 04, 2024 | Client Deposit | + \$243.31 | Cleared |
| Nov 04, 2024 | Draft Fee | - \$14.95 | Cleared |
| Nov 15, 2024 | Client Deposit | + \$243.31 | Processing |
| Nov 28, 2024 | Payment for Creditor | - \$254.56 | Scheduled |
| Nov 28, 2024 | Payment for Creditor | - \$5.00 | Scheduled |
| Nov 28, 2024 | Draft Fee | + \$0.00 | Scheduled |
| Nov 28, 2024 | Draft Fee | + \$0.00 | Scheduled |
| Dec 03, 2024 | Client Deposit | + \$243.31 | Scheduled |
| Dec 03, 2024 | Draft Fee | - \$14.95 | Scheduled |
| Dec 13, 2024 | Client Deposit | + \$243.31 | Scheduled |
| Dec 27, 2024 | Client Deposit | + \$243.31 | Scheduled |
| Dec 28, 2024 | Payment for Creditor | - \$260.10 | Scheduled |
| Dec 28, 2024 | Payment for Creditor | - \$254.56 | Scheduled |
| Dec 28, 2024 | Draft Fee | + \$0.00 | Scheduled |
| Dec 28, 2024 | Draft Fee | + \$0.00 | Scheduled |
| Jan 10, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Jan 10, 2025 | Draft Fee | - \$14.95 | Scheduled |
| Jan 24, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Jan 28, 2025 | Payment for Creditor | - \$254.56 | Scheduled |
| Jan 28, 2025 | Payment for Creditor | - \$304.36 | Scheduled |
| Jan 28, 2025 | Draft Fee | + \$0.00 | Scheduled |
| Jan 28, 2025 | Draft Fee | + \$0.00 | Scheduled |
| Feb 07, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Feb 07, 2025 | Draft Fee | - \$14.95 | Scheduled |
| Feb 21, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Feb 28, 2025 | Payment for Creditor | - \$254.56 | Scheduled |
| Feb 28, 2025 | Payment for Creditor | - \$304.36 | Scheduled |
| Feb 28, 2025 | Draft Fee | + \$0.00 | Scheduled |
| Feb 28, 2025 | Draft Fee | + \$0.00 | Scheduled |

| Date | Description | Amount | Status |
|--------------|----------------------|------------|-----------|
| Mar 07, 2025 | Draft Fee | - \$14.95 | Scheduled |
| Mar 21, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Mar 28, 2025 | Payment for Creditor | - \$304.36 | Scheduled |
| Mar 28, 2025 | Payment for Creditor | - \$254.56 | Scheduled |
| Mar 28, 2025 | Draft Fee | + \$0.00 | Scheduled |
| Mar 28, 2025 | Draft Fee | + \$0.00 | Scheduled |
| Apr 04, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Apr 04, 2025 | Draft Fee | - \$14.95 | Scheduled |
| Apr 18, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Apr 28, 2025 | Payment for Creditor | - \$254.56 | Scheduled |
| Apr 28, 2025 | Payment for Creditor | - \$400.48 | Scheduled |
| Apr 28, 2025 | Draft Fee | + \$0.00 | Scheduled |
| Apr 28, 2025 | Draft Fee | + \$0.00 | Scheduled |
| May 02, 2025 | Client Deposit | + \$243.31 | Scheduled |
| May 02, 2025 | Draft Fee | - \$14.95 | Scheduled |
| May 16, 2025 | Client Deposit | + \$243.31 | Scheduled |
| May 28, 2025 | Payment for Creditor | - \$254.56 | Scheduled |
| May 28, 2025 | Draft Fee | + \$0.00 | Scheduled |
| May 30, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Jun 13, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Jun 13, 2025 | Draft Fee | - \$14.95 | Scheduled |
| Jun 27, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Jun 28, 2025 | Payment for Creditor | - \$254.56 | Scheduled |
| Jun 28, 2025 | Draft Fee | + \$0.00 | Scheduled |
| Jul 11, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Jul 11, 2025 | Draft Fee | - \$14.95 | Scheduled |
| Jul 25, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Jul 28, 2025 | Payment for Creditor | - \$254.57 | Scheduled |
| Jul 28, 2025 | Draft Fee | + \$0.00 | Scheduled |

| Date | Description | Amount | Status |
|--------------|----------------|------------|-----------|
| Aug 08, 2025 | Draft Fee | - \$14.95 | Scheduled |
| Aug 22, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Sep 05, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Sep 05, 2025 | Draft Fee | - \$14.95 | Scheduled |
| Sep 19, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Oct 03, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Oct 03, 2025 | Draft Fee | - \$14.95 | Scheduled |
| Oct 17, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Oct 31, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Nov 14, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Nov 14, 2025 | Draft Fee | - \$14.95 | Scheduled |
| Dec 03, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Dec 03, 2025 | Draft Fee | - \$14.95 | Scheduled |
| Dec 12, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Dec 26, 2025 | Client Deposit | + \$243.31 | Scheduled |
| Jan 09, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Jan 09, 2026 | Draft Fee | - \$14.95 | Scheduled |
| Jan 23, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Feb 06, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Feb 06, 2026 | Draft Fee | - \$14.95 | Scheduled |
| Feb 20, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Mar 06, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Mar 06, 2026 | Draft Fee | - \$14.95 | Scheduled |
| Mar 20, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Apr 03, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Apr 03, 2026 | Draft Fee | - \$14.95 | Scheduled |
| Apr 17, 2026 | Client Deposit | + \$243.31 | Scheduled |
| May 04, 2026 | Client Deposit | + \$243.31 | Scheduled |
| May 04, 2026 | Draft Fee | - \$14.95 | Scheduled |

| Date | Description | Amount | Status |
|--------------|----------------|------------|-----------|
| May 29, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Jun 12, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Jun 12, 2026 | Draft Fee | - \$14.95 | Scheduled |
| Jun 26, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Jul 10, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Jul 10, 2026 | Draft Fee | - \$14.95 | Scheduled |
| Jul 24, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Aug 07, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Aug 07, 2026 | Draft Fee | - \$14.95 | Scheduled |
| Aug 21, 2026 | Client Deposit | + \$243.31 | Scheduled |
| Sep 04, 2026 | Client Deposit | + \$242.99 | Scheduled |
| Sep 04, 2026 | Draft Fee | - \$14.95 | Scheduled |

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Irvine CA 92612

Fill in this information to identify your case:

| | | | |
|---|-------------------------------------|---------------|----------------|
| Debtor 1 | James | Arthur | Breeden |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Wanda | LaPrad | Breeden |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Western District of Virginia | | |
| Case number (if known) | | | |

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

| Identify the creditor and the property that is collateral | | What do you intend to do with the property that secures a debt? | Did you claim the property as exempt on Schedule C? |
|---|---|---|--|
| Creditor's name: | Rocket Mortgage | <input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |
| Description of property securing debt: | 6358 Joppa Mill Rd Moneta, VA 24121-5606 | | |
| Creditor's name: | Member One Federal Credit Union | <input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes |
| Description of property securing debt: | 2017 Chevrolet Sierra SLT 4WD | | |

Debtor 1
Debtor 2

James Wanda Arthur LaPrad Breeden Breeden
First Name Middle Name Last Name

Case number (if known) _____

Additional Page for Part 1

Creditor's name: **Member One Federal Credit Union**

Surrender the property. No

Retain the property and redeem it. Yes

Description of property securing debt: **2021 Chevrolet Colorado Z71 4WD**

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]:

Creditor's name: **Regional Finance**

Surrender the property. No

Retain the property and redeem it. Yes

Description of property securing debt:

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]:

Creditor's name: **Mariner Finance**

Surrender the property. No

Retain the property and redeem it. Yes

Description of property securing debt:

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]:

Debtor 1
Debtor 2

James Arthur Breeden
Wanda LaPrad Breeden

First Name Middle Name

Last Name

Case number (if known) _____

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name:

No

Yes

Description of leased property:

Lessor's name:

No

Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ James Arthur Breeden

Signature of Debtor 1

X /s/ Wanda LaPrad Breeden

Signature of Debtor 2

Date 01/15/2025
MM/ DD/ YYYY

Date 01/15/2025
MM/ DD/ YYYY

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Western District of Virginia

In re Breeden, James Arthur

Breeden, Wanda LaPrad

Case No. _____

Debtor

Chapter _____ 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$1,300.00

Prior to the filing of this statement I have received \$1,300.00

Balance Due \$0.00

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor' s financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

B2030 (Form 2030) (12/15)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

01/15/2025

Date

/s/ Shannon Cox

Shannon Cox
Signature of Attorney

Bar Number: 88170

Shannon Cox, Esq.

270 S Main St Ste 206

Rocky Mount, VA 24151-1759

Phone: (540) 420-3565

Shannon Cox, Esq.

Name of law firm

Fill in this information to identify your case:

| | | | |
|---|------------------------------|-------------|-----------|
| Debtor 1 | James | Arthur | Breeden |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Wanda | LaPrad | Breeden |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Western District of Virginia | | |
| Case number (if known) | | | |

Check one box only as directed in this form and in Form 122A-1Supp:

1. There is no presumption of abuse.

2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).

3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

Official Form 122A-1**Chapter 7 Statement of Your Current Monthly Income**

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income**1. What is your marital and filing status? Check one only.** **Not married.** Fill out Column A, lines 2-11. **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11. **Married and your spouse is NOT filing with you. You and your spouse are:** **Living in the same household and are not legally separated.** Fill out both Column A and B, lines 2-11. **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).

| Column A Debtor 1 | Column B Debtor 2 or non-filing spouse |
|----------------------|--|
| \$5,748.25 | \$0.00 |

3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.

| | |
|--------|--------|
| \$0.00 | \$0.00 |
|--------|--------|

4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.

| | |
|--------|--------|
| \$0.00 | \$0.00 |
|--------|--------|

5. Net income from operating a business, profession, or farm

| Debtor 1 | Debtor 2 |
|----------|----------|
|----------|----------|

| | | |
|--|--------|--------|
| Gross receipts (before all deductions) | \$0.00 | \$0.00 |
|--|--------|--------|

| | | |
|---|----------|----------|
| Ordinary and necessary operating expenses | - \$0.00 | - \$0.00 |
|---|----------|----------|

| | | |
|---|--------|--------|
| Net monthly income from a business, profession, or farm | \$0.00 | \$0.00 |
|---|--------|--------|

Copy
here
→

| | |
|--------|--------|
| \$0.00 | \$0.00 |
|--------|--------|

6. Net income from rental and other real property

| Debtor 1 | Debtor 2 |
|----------|----------|
|----------|----------|

| | | |
|--|--------|--------|
| Gross receipts (before all deductions) | \$0.00 | \$0.00 |
|--|--------|--------|

| | | |
|---|----------|----------|
| Ordinary and necessary operating expenses | - \$0.00 | - \$0.00 |
|---|----------|----------|

| | | |
|---|--------|--------|
| Net monthly income from rental or other real property | \$0.00 | \$0.00 |
|---|--------|--------|

Copy
here
→

| | |
|--------|--------|
| \$0.00 | \$0.00 |
|--------|--------|

7. Interest, dividends, and royalties

| | |
|--------|--------|
| \$0.00 | \$0.00 |
|--------|--------|

| | | |
|------------|-------------|-----------|
| James | Arthur | Debtor 1 |
| Wanda | LaPrad | Debtor 2 |
| First Name | Middle Name | Last Name |

Case number (if known) _____

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under

the Social Security Act. Instead, list it here: ↓

For you..... **\$0.00**
For your spouse..... **\$0.00**

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

10. Income from all other sources not listed above. Specify the source and amount.

Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

| Column A Debtor 1 | Column B Debtor 2 or non-filing spouse |
|----------------------|--|
| <u>\$0.00</u> | <u>\$0.00</u> |

| | |
|----------------------|----------------------|
| <u>\$0.00</u> | <u>\$0.00</u> |
|----------------------|----------------------|

Total amounts from separate pages, if any.

| | | |
|--------------------------|----------------------|--------------------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| + _____ | + _____ | + _____ |
| <u>\$5,748.25</u> | <u>\$0.00</u> | <u>\$5,748.25</u> |

Total current
monthly income

Part 2: Determine Whether the Means Test Applies to You**12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11..... Copy line 11 here → **\$5,748.25**

Multiply by 12 (the number of months in a year). **X 12**

12b. The result is your annual income for this part of the form. 12b. **\$68,979.00**

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live. Virginia

Fill in the number of people in your household. 2

Fill in the median family income for your state and size of household..... 13. **\$95,030.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.*
Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.*
Go to Part 3 and fill out Form 122A-2.

Debtor 1
Debtor 2James Arthur Breeden
Wanda LaPrad Breeden

Case number (if known) _____

First Name Middle Name Last Name

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ James Arthur Breeden

Signature of Debtor 1

Date 01/15/2025
MM/ DD/ YYYYX /s/ Wanda LaPrad Breeden

Signature of Debtor 2

Date 01/15/2025
MM/ DD/ YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
ROANOKE DIVISION

IN RE: **Breeden, James Arthur**
Breeden, Wanda LaPrad

CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 01/15/2025 Signature /s/ James Arthur Breeden
James Arthur Breeden, Debtor

Date 01/15/2025 Signature /s/ Wanda LaPrad Breeden
Wanda LaPrad Breeden, Joint Debtor

Avant/WebBank
222 North LaSalle Street Suite 1600
Chicago, IL 60601

Comenity Bank
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218-2125

Credit One Bank
Attn: Bankruptcy Department
Po Box 98873
Las Vegas, NV 89193-8873

Klima, Peters & Daly, PA
8028 Ritchie Highway, Suite 300
Pasadena, MD 21122

Lendmark
Attn: Bankruptcy
1735 North Brown Rd, Ste 300
Lawrenceville, GA 30043

Mariner Finance
Attn: Bankruptcy
8211 Town Center Drive
Nottingham, MD 21236

Member One Federal Credit
Union
Attn: Bankruptcy
Po Box 14087
Roanoke, VA 24038-4087

Regional Finance
979 BATESVILLE ROAD Suite B
Greer, SC 29651

Rocket Mortgage
Attn: Bankruptcy 1050 Woodward Avenue
Detroit, MI 48226

Synchrony Bank/Lowes
Po Box 965060
Orlando, FL 32896

Synchrony Bank/Sams
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Truist
Po Box 849
Wilson, NC 27894

Truist Financial
Attn: Bankruptcy 214 N Tryon St
Charlotte, VA 28202

Velocity Investments, LLC
Attn: Bankruptcy
1800 State Route 34 Ste 305
Belmar, NJ 07719-9146

Wells Fargo/Furniture
Marketing Group
Attn: Bankruptcy
PO Box 10438 MAC F8235-02F
Des Moines, IA 50306